

United States Bankruptcy Court

District of Utah
Case No. 11-20873
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chris Andrew Biro
HC 64 Box 1905
Moab, UT 84532

Social Security No.:

xxx-xx-8172

Employer's Tax I.D. No.:

Petition date: 1/25/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/27/11

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of UtahIn re:
Chris Andrew Biro
DebtorCase No. 11-20873-RKM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: bfg
Form ID: rabl8Page 1 of 1
Total Noticed: 23

Date Rcvd: Apr 27, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2011.

db +Chris Andrew Biro, HC 64 Box 1905, Moab, UT 84532-9611
 aty +David T. Berry, Berry & Tripp, 5296 South Commerce Drive, Suite 200,
 Salt Lake City, UT 84107-5337
 7473011 Attorney General for United States, Michael B. Mukasey, 950 Pennsylvania Ave, NW, Room 4400,
 Washington, DC 20530-0001
 7473012 +Bobby & Waltraude Moss, 21711 Cedar Creek Rd., Amboy, WA 98601-3805
 7473014 +Griffith Law, PO Box 18163, Portland, OR 97218-0163
 7473016 Harborview Medical Center, 325 Ninth Ave., Seattle, WA 98104-2499
 7473015 Harborview Medical Center, PO Box 34001, Seattle, WA 98124-1001
 7473022 +NCO Financial System, PO Box 15270, Wilmington, DE 19850-5270
 7473021 Natures Choice Essentials, PO Box 1793, Stanwood, WA 98292-1793
 7473024 Pacific Coast Recovery Service, Inc., 708 Main St. #204, Oregon City, OR 97045-1845
 7473025 +Ryan D. Whitaker, 1220 Main Street, Suite 455, Vancouver, WA 98660-2963
 7473026 Scenic & Wildlife Images, 11845 Lower River Rd., Grants Pass, OR 97526-9613
 7473027 +Susan Hlliard, 1425 Braodway #7, Seattle, WA 98122-3854
 7473028 +US Attorney, District of Utah, Brett L. Tolman, 185 South State St. #400,
 Salt Lake City, UT 84111-1552
 7473030 Virginia Mason Clinic, PO Box 34924, Seattle, WA 98124-1924
 7473031 +Virginia Mason Medical Center, 1100 Ninth Ave., Seattle, WA 98101-2756

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QJKBIRD.COM Apr 27 2011 23:33:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South,
 Suite 201, Orem, UT 84058-6320
 7473013 +E-mail/Text: barb@ccacollections.com Apr 27 2011 23:56:05 Continental Credit Assc.,
 PO Box 16670, Portland, OR 97292-0670
 7473018 EDI: IRS.COM Apr 27 2011 23:33:00 Internal Revenue Service, Insolvency, Mail Stop 5021,
 50 South 200 East, Salt Lake City, UT 84111
 7473019 +EDI: IRS.COM Apr 27 2011 23:33:00 Internal Revenue Service,
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
 7473020 E-mail/Text: Bankos@merchantscredit.com Apr 27 2011 23:56:05 Merchants Credit Association,
 PO Box 7416, Bellevue, WA 98008-1416
 7473023 E-mail/Text: orsbankruptcy@utah.gov Apr 27 2011 23:42:25 Office of Recovery Services,
 515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033
 7473029 +EDI: UTAHTAXCOMM.COM Apr 27 2011 23:33:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7473017* +Harborview Medical Center, PO Box 34001, Seattle, WA 98124-1001

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2011

Signature:

